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DISTRICT OF NEW JERSEY UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J. LBR 9004-2(c)

Michael E Blaine, Esq. (ID #018132006) Schiller, Knapp, Lefkowitz & Hertzel, LLP A LLP Formed in the State of New York 30 Montgomery Street, Suite 1205 Jersey City, New Jersey 07302 (518) 786-9069 Attorneys for Creditor, TD Auto Finance, LLC Order Filed on April 24, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

In Re:

TOMAS CRUZ, JR. AND DANIA MARIA CRUZ

Debtor.

Case No.: 16-30154-CMG

Judge: Hon. Christine M. Gravelle

Chapter: 13

CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: April 24, 2017

Honorable Christine M. Gravelle United States Bankruptcy Judge

DISTRICT OF NEW JERSEY UNITED STATES BANKRUPTCY COURT

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Michael E Blaine, Esq. (ID #018132006)
Schiller, Knapp, Lefkowitz & Hertzel, LLP
A LLP Formed in the State of New York
30 Montgomery Street, Suite 1205
Jersey City, New Jersey 07302
(518) 786-9069
Attorneys for Creditor, TD Auto Finance, LLC

In Re:

TOMAS CRUZ, JR. AND DANIA MARIA CRUZ

Debtor.

Case No.: 16-30154-CMG

Judge: Hon. Christine M. Gravelle

Chapter: 13

CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY

WHEREAS, TD Auto Finance, LLC (hereinaster "creditor") moved for an Order, pursuant to 11 U.S.C. Section 362(d)(1), authorizing relief from automatic stay, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order; NOW THEREFORE, the creditor and debtor hereby agree as follows:

- 1. That the debtor will cure the post-petition default of \$2,461.98 by making a payment to the Creditor in the amount of \$1,230.99 on or before May 5, 2017 and a payment to the Creditor in the amount of \$1,230.99 on or before June 5, 2017.
- 2. That the debtor will continue to make regular monthly payments pursuant to the terms of the Retail Installment Contract, commencing with the payment due on or before May 3, 2017, in the amount of \$410.33.
- 3. In the event debtors fail to make any payment called for in this Consent Order thirty (30) days of the due date, creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the debtor and counsel

for debtor. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtors have filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

4. The debtors shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$181.00 for bringing the motion for relief from the automatic stay.

Michael E Blaine, Esq. Attorneys for Creditor

Schiller, Knapp, Lefkowitz & Hertzel, LLP 30 Montgomery Street, Suite 1205

Jersey City, New Jersey 07302

Javier L. Merino, Esq. Attorney for Debtors

Dann & Merino, P.C.

1 Meadowlands Plaza, Suite 200, Room 252

East Rutherford, New Jersey 07073

Date: April 12, 2017